

DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled:

“ELECTRONIC TRANSACTIONS”

the specification attached hereto.

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.

I hereby claim no foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate on which priority is claimed.

**PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION AND  
ANY PRIORITY CLAIMS UNDER 35 U.S.C. §119(a)-(d)**

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

COUNTRY (OR INDICATE IF PCT)	APPLICATION NO.	DATE OF FILING (Day, Month, Year)	PRIORITY CLAIMED UNDER 37 USC 119
Great Britain	0105267.9	02/03/01	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)**  
(34 U.S.C. §119(e))

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

SERIAL NO.	DATE FILED	STATUS

**CLAIM FOR BENEFIT OF EARLIER US/PCT APPLICATIONS**  
**UNDER 35 U.S.C. § 120**

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in § 1.56 which became available between the filing date of any prior application(s) and the national or PCT international filing date of this application.

SERIAL NO.	DATE FILED	STATUS

I hereby appoint:

Brian T. Rivers, Registration No. 41,270  
Linda Beach, Registration No. 36,446  
Jubin Dana, Registration No. 41,400  
Wayne DeMello, Registration No. 48,601  
Reginald Finn, Registration No. 39,975  
Thomas Hayes, Registration No. 45,688  
Paul Juhasz, Registration No. 36,345  
Milan I. Patel, Registration No. 41,242  
Robert C. Rolnik, Registration No. 37,995  
Steven Shaw, Registration No. 39,368  
Thomas R. Weber, Registration No. 41,547

and,

Robert H. Kelly, Registration No. 33,922  
Stephen J. Wyse, Registration No. 40,880  
Tara K. Doyle, Registration No. 43,723

my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send correspondence to: Docket Clerk  
P.O. Box 802432  
Dallas, Texas 75380

Direct telephone calls to: Robert H. Kelly  
(214) 922-9221

Atty. Docket No.: NOKI14-00020

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of first joint inventor: Petri Hyypä

Inventor's signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence (City, County, State): Oulu, FINLAND

Citizenship: FINLAND

Post Office Address: Paalikatun 14  
FIN-90520 Oulu  
FINLAND

Full name of second joint inventor:

Lauri Piikivi

Inventor's signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

Residence (City, County, State):

Oulu, FINLAND

Citizenship:

FINLAND

Post Office Address:

Rantakastellintie 14D2

FIN-90230 Oulu

FINLAND

Full name of third joint inventor:

Panu S. Markkanen

Inventor's signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

Residence (City, County, State):

Oulu, FINLAND

Citizenship:

FINLAND

Post Office Address:

Kuovitie 1B3  
FIN-90540 Oulu  
FINLAND

Full name of fourth joint inventor:

Piotr Cofa

Inventor's signature:

\_\_\_\_\_

Date:

\_\_\_\_\_

Residence (City, County, State):

Helsinki, FINLAND

Citizenship:

POLAND

Post Office Address:

Särkiniementie 15 C 60  
FIN-00210 Helsinki  
FINLAND